

**Information to identify the case:**

Debtor 1	<u>Orest B Mycyk</u>	Social Security number or ITIN	xxx-xx-8661
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Gina M Mycyk</u>	Social Security number or ITIN	xxx-xx-5731
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-18289-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Orest B Mycyk

Gina M Mycyk  
aka Gina Schultz

8/15/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Orest B Mycyk  
Gina M Mycyk  
DebtorsCase No. 15-18289-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 48

Date Rcvd: Aug 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2019.

db/jdb  
cr +Orest B Mycyk, Gina M Mycyk, 14 Rotunda Drive, Hamilton, NJ 08610-1928  
+Ocwen Loan Servicing, LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202,  
Fairfield, NJ 07004-2927

cr +Thrift Investment Corporation, PO Box 538, Fords, NJ 08863-0538  
cr +Toyota Lease Trust, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835  
cr +Toyota Motor Credit Corporation, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803,  
Iselin, NJ 08830-2713

515489075 +Allied Interstate, Re: Walmart, PO Box 4000, Warrenton, VA 20188-4000  
515489079 +Chase, PO Box 24696, Columbus, OH 43224-0696  
515489080 +Citibank (Best Buy), PO Box 6500, Sioux Falls, SD 57117-6500  
515489081 +Citibank (Childrens), PO Box 6241, Sioux Falls, SD 57117-6241  
515489084 +Dr. Earl Lincoln Noyan, 1374 Whitehorse Hamilton Square Rd, Suite 30,  
Trenton, NJ 08690-3701

515489085 +Edgar Ralff. DMD, 4210 South Broad Street, Trenton, NJ 08620-2105  
515489087 +Golden Valley Lending, 635 East Hwy 20, Re: RLM-(03/06), Upper Lake, CA 95485-8793  
515513647 +Golden Valley Lending, 635 Hwy 20, E, Upper Lake, CA 95485-8793  
515489088 +HESAA, PO Box 548, Trenton, NJ 08625-0548  
515706116 +JPMORGAN CHASE BANK, N.A., Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,  
Monroe, LA 71203-4774

515489090 +Mercer County Child Support Enforcement, PO Box 8068, Re: Terry Lee Allen,  
Trenton, NJ 08650-0068

515489091 +Ocwen Federal Bank, 12650 Ingenuity Drive, Orlando, FL 32826-2703  
515489093 +Rushmore Service Center, PO Box 5508, Sioux Falls, SD 57117-5508  
515489097 +Thrift Investment Corp, 720 King George Post Rd, Fords, NJ 08863-1985  
515489098 +TitleMax of Delaware, 3401 Kirkwood Highway, Wilmington, DE 19808-6133  
515649203 +Toyota Lease Trust, c/o Becket & Lee LLP, PO Box 3002, Malern, PA 19355-0702  
516552017 +Toyota Lease Trust, c/o Becket & Lee LLP, PO Box 3002, Malvern, PA 19355-0702

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 15 2019 23:57:19 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 15 2019 23:57:16 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

515504654 EDI: AIS.COM Aug 16 2019 03:28:00 American InfoSource LP as agent for, Spot Loan,  
PO Box 248838, Oklahoma City, OK 73124-8838

517563998 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 15 2019 23:57:41  
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor,  
Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,  
4425 Ponce De Leon Blvd. 33146-1837

517563997 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 15 2019 23:57:41  
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor,  
Coral Gables, Florida 33146-1837

515489078 EDI: CAPITALONE.COM Aug 16 2019 03:28:00 Capital One Services, 15000 Capital One Drive,  
Richmond, VA 23238

515489076 +EDI: CAPITALONE.COM Aug 16 2019 03:28:00 Capital One, PO Box 30285,  
Salt Lake City, UT 84130-0285

515489077 +EDI: CAPITALONE.COM Aug 16 2019 03:28:00 Capital One (HSBC), 1680 Capital One Drive,  
Mc Lean, VA 22102-3407

515612803 +E-mail/Text: bankruptcy@cavps.com Aug 15 2019 23:57:33 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

515489082 +EDI: CITICORP.COM Aug 16 2019 03:28:00 Citibank (Home Depot), PO Box 6500,  
Sioux Falls, SD 57117-6500

515489083 +EDI: DISCOVER.COM Aug 16 2019 03:28:00 Discover, PO Box 71084, Charlotte, NC 28272-1084

515499790 EDI: DISCOVER.COM Aug 16 2019 03:28:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025

515489086 +EDI: AMINFOP.COM Aug 16 2019 03:28:00 First Premier Bank, PO Box 5147,  
Sioux Falls, SD 57117-5147

515489089 +EDI: HFC.COM Aug 16 2019 03:28:00 HSBC Bank (Orchard), PO Box 5253,  
Carol Stream, IL 60197-5253

515489092 EDI: PRA.COM Aug 16 2019 03:28:00 Portfolio Recovery Associates, Re: Capital One,  
120 Corporate Blvd, Ste 1, Norfolk, VA 23502

515699287 EDI: PRA.COM Aug 16 2019 03:28:00 Portfolio Recovery Associates, LLC, c/o Orchard Bank,  
POB 41067, Norfolk VA 23541

515705249 EDI: PRA.COM Aug 16 2019 03:28:00 Portfolio Recovery Associates, LLC,  
c/o Walmart Credit Card, POB 41067, Norfolk VA 23541

515703527 +EDI: JEFFERSONCAP.COM Aug 16 2019 03:28:00 Premier Bankcard, LLC,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

515489094 +EDI: RMSC.COM Aug 16 2019 03:28:00 SYNCEB/Toys R Us, PO Box 965036,  
Orlando, FL 32896-5036

515489095 +EDI: RMSC.COM Aug 16 2019 03:28:00 Synceb/Walmart, PO Box 965024, Orlando, FL 32896-5024

515692192 EDI: RMSC.COM Aug 16 2019 03:28:00 Synchrony Bank, c/o Recovery Management Systems Corp,  
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 48

Date Rcvd: Aug 15, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515538000 +E-mail/Text: bncmail@w-legal.com Aug 15 2019 23:57:26 TD BANK USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
515489099 EDI: TFSR.COM Aug 16 2019 03:28:00 Toyota Financial Services, PO Box 5855,  
Carol Stream, IL 60197  
515489096 +EDI: WTRRN BANK.COM Aug 16 2019 03:28:00 Target, 3701 Wayzata Blvd, #2CF,  
Minneapolis, MN 55416-3440  
515967361 +E-mail/Text: BankruptcyNotices@titlemax.com Aug 15 2019 23:57:38  
TitleMax of Delaware, Inc. d/b/a/ TitleMax, 15 Bull Street Suite 200,  
Savannah, GA 31401-2686  
518046042 EDI: BL-BECKET.COM Aug 16 2019 03:28:00 Toyota Lease Trust, c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 17, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Charles G. Wohlrab on behalf of Creditor BAYVIEW LOAN SERVICING, LLC cwohrlab@LOGS.com,  
njbankruptcynotifications@logs.com  
Conika Majumdar on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
conika.majumdar@fnf.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation  
NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
John Zimnis on behalf of Joint Debtor Gina M Mycyk njbankruptcy@aol.com.  
John Zimnis on behalf of Debtor Orest B Mycyk njbankruptcy@aol.com.  
John R. Morton, Jr. on behalf of Creditor Thrift Investment Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Lynn Therese Nolan on behalf of Creditor Toyota Lease Trust ecfnotices@grosspolowy.com,  
lnolan@grosspolowy.com  
Patrick O. Lacsina on behalf of Creditor Ocwen Loan Servicing, LLC ,  
PATRICK.LACSINA@GMAIL.COM  
Phillip Andrew Raymond on behalf of Creditor BAYVIEW LOAN SERVICING, LLC  
phillip.raymond@mccalla.com  
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bankruptcy@feinsuch.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com  
Richard James Tracy, III on behalf of Creditor BAYVIEW LOAN SERVICING, LLC  
rtracy@hillwallack.com,  
tshariff@schillerknapp.com/kcollins@schillerknapp.com/ahight@schillerknapp.com

TOTAL: 16